

FARM PROFITS PROVED SMALL
U. S. Survey, Over 7 Years
Of Results, Show Bare Living Is Rule.
3 SECTIONS STUDIED
Most Agriculturists Making Less Than \$500 Cash Yearly, Says Report.

(Public Ledger Service.)
The farmers of the United States, in general, cannot be accused of profiteering in the opinion of the Department of Agriculture, which yesterday announced the result of a study of farm profits, conducted in widely separated areas over a period ranging from five to seven years. The figures show:
That comparatively few of the farmers in the groups studied have been making large profits in the recent years of comparatively high prices.
That their average return on investment increased from about 4 per cent in 1910 to 7 per cent in 1918.
That most of them are making less than \$500 cash a year over and above the things that the farm furnishes toward the family living, which, however, constitute a very important factor.
Three Groups Studied.
The three groups of farms studied are located, respectively, in Washington County, Ohio; Clinton County, Indiana; and Dane County, Wisconsin.
From the figures obtained the farm income (receipts less expenses) and the labor income (farm income less 5 per cent on investment) have been computed for each farm and each group of farms.
The average farm income of the twenty-five farmers visited in Washington County, Ohio, for the seven years, 1912-18, was \$249; the labor income, \$276; the return on investment, 4.6 per cent. In addition to the farm income the farmers had fed, fuel and house rent, estimated to be worth on the average, \$232 a year. For 1912 the farm income of these farmers averaged \$156, and for the 1918 the average was \$719.
The 100 farmers in Clinton County, Indiana, made a better showing. Their farm incomes averaged \$1,365 for the seven years and their labor income, \$558. Return on capital was 5.7 per cent and food, fuel and house rent furnished by the farm, \$425. The average farm income of these farms increased from \$1,232 in 1910 to \$2,978 in 1918.
Figures in Wisconsin.
The farm income of the sixty Wisconsin farmers averaged \$1,293 over a five-year period, the labor income, \$408, and return on investment, 4.7 per cent. The average farm income ranged from \$1,079 in 1913 to \$1,939 in 1918.
Of the 185 farmers in the three areas none made a labor income of \$1,000 for every year of the study. Four farmers made over \$500 labor income every year. Averaging labor income and loss over the whole time, 15 per cent of the farmers failed to make any labor income at all. Ten per cent failed even to make the 5 per cent interest on investment.
In the devastated regions of France the population has increased from 2,000,000 to more than 4,000,000—approximately three-quarters of the pre-war population.

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614 Ninth Street

Session of American Bankers Mapped Out by R. B. Hawes, Head of National Association
Man Who Will Call Bank Conference

Richard B. Hawes, of St. Paul, president of the American Bankers' Association, arrived in Washington yesterday, the first "delegate" to the convention of the association, to open here next Monday for a five-day session.
As the guest of Washington bankers, he is being entertained in the Presidential suite at the Willard.
Programs for the trust company section meetings, and for the sessions of the national bank section, have just been announced by the respective section secretaries. Leroy A. Merston and Edgar E. Mountjoy.



RICHARD B. HAWES, President of the American Bankers' Association, who arrived here yesterday from St. Paul, Minn., ready for the annual convention which starts next Monday.

Both programs are built along the discussion line, each speaker, after presenting his subject, being given full charge of the meeting, to lead the discussion. Each session is based on the idea of the old-fashioned experience meeting, so successfully employed in the midwinter conference of trust companies held in New York last February.
The trust section program follows:
Monday, October 18—9:30 a. m., joint meeting of executive committee and State vice presidents of the section.
Tuesday, October 19—First session, 2:00 p. m., President Lynn H. Dinkins, presiding; Annual address of President Dinkins, and discussion of the following subjects:
The work of the executive committee of the trust company section, presented by J. Arthur House, chairman of the executive committee.
Federal legislation affecting trust companies, presented by Theodore S. Smith, chairman of committee on protective laws.
Developing the business of trust companies, presented by Francis H. Sisson, chairman of committee on publicity.
Charges for trust service, presented by George D. Edwards, chairman of committee on standardization of forms and charges, Pittsburgh, Pa.
Co-operating with the legal profession, presented by William S. Miller, chairman of committee on co-operation with the bar, Chicago.
Wednesday, October 20—Second session, 2:00 p. m., President Lynn H. Dinkins presiding.
Community funds and their development, presented by Frank J. Carson, chairman of committee on community trust, New York, N. Y.
How the State vice president does and can co-operate, presented by L. H. Roseberry, Los Angeles, Cal.
The work of the trust company section or associations in the various States, presented by John W. Chalfant, Pittsburgh, Pa.
The "Massachusetts Trust" form of organization, presented by Sydney R. Wrightington, of Boston, Mass.
Safe deposit operation and management, presented by Amedeo V. Reyburn, St. Louis, Mo.
Report of the secretary, Leroy A. Merston.
Election of president, first vice president and five new members of executive committee. Meeting of new executive committee.
Bank Section Program.
Among the speakers of the national bank section are the following:
Henry Parker Willis, professor of banking at Columbia University.
Pierce Jay, chairman of the board of directors of the Federal Reserve Bank, New York, and Oliver J. Sands, president of the American National Bank, Richmond, Va., who will lead discussion of "The Operation of Federal Reserve Banks."
The program follows:
Monday, October 18, 10 a. m., standing committee, Room B, Washington Hotel.
Tuesday, October 19, 10 a. m., executive committee, Room B, Washington Hotel.
Wednesday, October 20, 2:30 p. m., section meeting, large ballroom, Willard Hotel.
Thursday, October 21, 2:30 p. m., section meeting, large ballroom, Willard Hotel.
Friday, October 22, 2:30 p. m., section meeting, large ballroom, Willard Hotel.
My Country 'Tis of Thee, Percy S. Foster, leader; call to order by the president, address, "Banking Evolution," Pierce Jay; discussion of operation of Federal Reserve banks by bankers present, led by Oliver J. Sands; report of committee on resolutions; report of committee on nominations; election and installation of officers.

PAY UP IN FULL, FRANCE INSISTS
Opposes Any Modification of Versailles Treaty On Indemnities.

By WYTHE WILLIAMS.
(Washington Herald-Public Ledger Service. Special Cable Dispatch.)
Paris, Oct. 10.—The matter of reparations seems to have resolved into a clear-cut question of whether the allies will be paid in full for the damages wrought by the Germans, or whether they will modify the letter and spirit of the treaty of Versailles and "let Germany down easy." At present it is a three-sided debate between France, Belgium and England, and the visit today of the Belgian premier, M. Delcroix, to Lloyd George is expected to have results favorable to the Franco-Belgian point of view.
France will insist on full reparations from Germany, as provided in the Versailles treaty, and Belgium will stand with France on this interpretation. But it is pointed out on this side of the Channel that England is disposed to break away from holding Germany down to the complete indemnity. The French declare England would derive greater benefit by an early settlement of the German payment, and argue that this "early settlement" must only mean easy terms or a modified indemnity; that England believes that with the fixing of the German debt will come general relief for the European financial situation and a resumption of commerce and trade relations as before the war. But France analyzes the European economic recovery in a different way. The first point in the French argument is that Germany is still a strong, still a powerful nation potentially, and that she is fully able to pay—that weakening of the allied demands would only hasten her recovery as a Central European power and an ultimate menace to the entire peace.
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COX SAYS G. O. P. HARDING PLANS ONE MORE TOUR
SUGGESTIONS OF TAFT, HUGHES AND ROOT EMBODIED BY WILSON, HE DECLARES.

(By Universal Service.)
Terre Haute, Ind., Oct. 10.—Gov. James M. Cox, Democratic nominee for President, issued a statement here today in which he said that William Howard Taft, former Republican President, Charles E. Hughes, former candidate for President on the Republican ticket, and Billy Root, twice a Cabinet member during Republican administrations, gave league suggestions to President Wilson which the President had incorporated into the covenant.
The governor said Taft made four amendments and all were adopted; Hughes offered seven amendments and five were adopted, and Root presented six and five were adopted. He also asserted that the members of the Foreign Relations Committee of the Senate twice gave suggestions for the league at the invitation of the President and that many of them were incorporated in the covenant.
In addition Gov. Cox made public cable correspondence between Taft and President Wilson in which Taft offered amendments to the league covenant which the President welcomed and which he said were the present right on the league issue, a partisan conspiracy that "is holding up the civilization of the world and tearing at the heart strings of humanity." The peace should not come as the result of an executive hand, which the President had a directing hand.

By SAMUEL W. BELL.
(Copyright, 1920, by Public Ledger Co.)
St. Louis, Mo., Oct. 10.—An outstanding development of Senator Harding's Western trip is that he returns to his front porch with the determination to stick there for the remainder of the campaign, except for his trip to Chattanooga, Louisville, Indianapolis and St. Louis, scheduled for the latter part of this week.
The Republican nominee and some of his advisers are convinced on the whole of the advisability of the porch campaign that connection springs from the awkward situation which arose in Missouri and Oklahoma bringing him into local factional fights which he had wished to avoid.
In addition there is the growing belief among Republicans that further strenuous appeal is unnecessary to a people who have already made up their minds in favor of a change in the administration of national affairs. The annoying possibilities began when Senator Harding's Missouri trip was pursued in him and out of Oklahoma. The invasion of the latter State was hardly warranted, for all signs point to the intention of Oklahoma to preserve its Democratic complexion.
The strenuous effort made by the United States Shipping Board to carry the American flag to every corner of the sea is shown by the fact that during the fiscal year ending June 30 ships controlled by that organization alone transported 20,615,402 tons, or 28 per cent, of all American exports and imports.
These figures were made public by the Shipping Board yesterday. In considering them it must be borne in mind that only during the latter part of the year was the board equipped with even approximately its present number of ships.
Plying between forty-nine American ports and those of every country in the world except Germany, Shipping Board vessels, the report shows, transported 13,379,234 of the 45,115,711 tons of exports, and 7,236,165 of the 26,470,531 tons of imports.
Carried Nearly Half.
During the last six months of the year American vessels carried 11,991,446, or nearly half, of the 22,725,165 tons of United States exports transported under all flags, and 6,408,558 tons, or 29 per cent, of the 22,157,019 tons of imports during the same period. American vessels brought in 11,132,741, or practically 50 per cent, of the 22,157,019 tons of imports. Board vessels were credited with 37 per cent of this amount, or 4,220,802 tons.
Twenty-six of the forty-nine American ports handled 97 per cent of all the incoming and outgoing commerce carried in Shipping Board vessels during the entire year. New York easily heads the list with 5,750,768 tons, or 25 of the total. Next in order were Baltimore, 2,065,465; Philadelphia, 2,061,268; New Orleans, 1,560,729; Norfolk, 1,470,349; San Francisco, 1,042,811; New York, 973,429; Savannah, 722,807; Seattle, 675,558, and Boston, 677,529.
The Caribbean and West Indies region heads the list of cargo movements in which Shipping Board vessels figured. It received 2,012,904 tons of exports and furnished 4,300,974 tons of imports, or a total of 6,313,878 tons, or 28 per cent of the total tonnage moved by Shipping Board boats. The tonnage of other leading regions follows:
European Atlantic, 2,926,369, or 19.9 per cent; United Kingdom, 2,484,441, or 12.06 per cent; Orient, 2,075,537, or 9.33 per cent; Mediterranean, 1,914,022, or 8.23 per cent; and West Pacific, 1,099,701, or 5.33 per cent.

Hygiene and Proper Living Urged by Health Officer In Fight on Tuberculosis

By Dr. WILLIAM C. FOWLER, District Health Officer.
Tuberculosis is the most frequent and widespread of all communicable diseases. It is estimated that about 150,000 persons die each year in the United States from this disease. The world-wide crusade now being waged against tuberculosis is, however, producing excellent results, and the death rate has been greatly reduced.
Tuberculosis is more prevalent among the poor than the well to do, and the prevention of the disease is, therefore, largely a sociological problem. Poor food, bad housing conditions, exhaustion and worry lower the vitality and thus render the individual more susceptible to the infection. This being true, it is, therefore, most essential that the bodily resistance be maintained at its highest level by the use of good and nourishing food, warm clothing during the winter months, wholesome recreation in the open air, and a proper amount of rest and sleep.
The principal source of infection is in man himself, although the disease sometimes results from the use of milk from tuberculous cattle. The germs of the disease are found in large numbers in the body of persons suffering from consumption and are given off in the secretions, especially during the act of coughing.
Infection Through Food.
The infection may also be contracted through food contaminated by soiled hands or objects, and in numerous other ways. Towels and drinking glasses used in community are also sources of infection. The infection may also be communicated, particularly in children, by the common use of pencils, toys, pipes, etc. Statistics show that the infection in many cases enters the body during the early years of life, and may lie dormant until the resistance of the body is lowered through disease or lack of proper food and home conditions.
The following preventive measures should be adopted:
Avoid close contact with persons in the active stage of the disease.
Increase the bodily resistance by securing plenty of fresh air, good food, proper amount of rest, and hygiene; that is, live clean, clear, and temperate life, avoid worry.
HAVE NEW PLAN OF HARNESSING DISTRICT FALLS
CONTINUED FROM PAGE ONE.
would provide one distribution system covering a great radius would result in at least a 50 per cent utilization of the plant's capacities even during periods of minimum loads.
Harrison Makes Survey.
William B. Harrison, assistant engineer in the U. S. Engineers' office, has just returned from a trip through the countryside to investigate the Lee project, having made a preliminary survey as the basis of a report which will be submitted to Congress. The project would dam the Shenandoah Valley to River, a distance of almost twenty-five miles. The water in this case would cover the bridges now spanning the river at Castleman's Ferry and Berry's Ferry.
Land Owners to Fight.
Land owners in the two counties, particularly those owning property near the Shenandoah River, are said to be keenly interested in the project and in some cases opposed the acquiring of their property. Officials of towns in the vicinity have declared they will resist efforts which may be made by the government to take their land for the water power scheme.
Harrison reported that most of the property needed for the development is farm land and the project would not directly affect any villages or cities. He said the people of Winchester, Va., were in favor of the plan, but that some of the West Virginia property holders, especially at Romney, were already voicing their opposition.

Police Threaten to Resign Unless Congress Improves Conditions and Raises Pay

Unless Congress acts this winter to improve working conditions and to increase the salaries of Washington policemen, many of the men intend to leave the service and seek more remunerative vocations, it was learned yesterday.
A few already are casting about for other employment, but the majority are willing to wait until spring.
Further reductions in a force which, according to Maj. Harry L. Gessford, is already short 135 men, is a serious situation that would be difficult to handle, it is admitted by police officials.
Fear Breakdown.
Those who already are planning to leave the service, and are only waiting until they find something better, claim they are worked to the point of physical exhaustion, with the only alternative open of leaving or breaking down in harness.
"Seven days a week without rest will wear down the best of men and 'deadend' them physically," said one of the patrolmen yesterday, "but when to this is added reserve duty twice a week, it becomes only a question of time until he is no longer able to stand the pace."
Every private on the force is subject to reserve duty twice a week, which means working sixteen hours on those days instead of eight.
Work "Nine Days a Week."
"That means we work nine days a week instead of seven," said one policeman. "While we are not always called out when on reserve duty, we must stay at the station house and be ready for any emergency. We may even go to sleep there if we so desire, but so long as our time is not our own, this reserve duty should be taken into consideration in figuring our salaries."
Another pointed out that while each private was entitled to an annual leave of twenty days, "in the discretion of the District Commissioners," they do not always get it.
"While the discretion is vested in the Commissioners," he said, "it actually is exercised by the captains. Some of them are not careful in arranging these vacations."

U. S. GRASPING FOREIGN TRADE
U. S. Ships Fast Being Shovelled Into Every Quarter Of the Globe.

(By Universal Service.)
The strenuous effort made by the United States Shipping Board to carry the American flag to every corner of the sea is shown by the fact that during the fiscal year ending June 30 ships controlled by that organization alone transported 20,615,402 tons, or 28 per cent, of all American exports and imports.
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CITIZENS PLAN GAS RATE FIGHT
Session of Federation Is Called to Map Out Plans For Hearing.

Continued opposition to the petition of the Washington Gas Company for a rate increase November 1 may lead to a special session of the Federation of Citizens' Association this week.
W. B. Westlake, president of the federation, said last night it is quite probable a meeting might be called for next Saturday night to plan a fight at the Public Utilities Commission hearing Monday.
William McK. Clayton, chairman of the public utilities committee, declared yesterday he was prepared to go before the commission at the hearing. It is possible, should the federation meet Saturday, that several other members will appear at the hearing.
Hagerstown, Md., Oct. 10.—Infantile paralysis, which has claimed one child victim in this county, has invaded the home of E. B. Brown, this city, for the second time. Mr. Brown's 4-year-old son being seized with the disease several days ago and reported to the health authorities yesterday. The other case in the Brown home is a 14-month-old child.
Cumberland, Md., Oct. 10.—The body of Tracy Joseph, little son of Mr. and Mrs. N. W. Joseph, of Ohio, missing since August 27, was found today by men repairing the turbine at the power plant. It was entangled in brush at the bottom of the river. Search had been made through the mountains day and night for the lost child.

BODY OF LOST CHILD IS FOUND IN RIVER
COAL SQUEEZE BARED BY U. S. INVESTIGATION

CONTINUED FROM PAGE ONE.
that the cars would have to be unloaded or their contents would be dumped, they recognized the coal to themselves at some nearby point, where it was wet into a yard storage, while the market which the dealer supplied approached a famine stage.
At the propitious moment the dealer brought the car back to his market, and the consumer was forced to pay the additional charges which piled up while the car of coal was in the hands of the railroads.
Advantage to Speculators.
This system practiced extensively, government officials say, was better even than sales within the trade, for it obviated the necessity of the speculators ever releasing their grip upon the coal which they had once obtained, and enabled them to take immediate advantage of any sharp rises that the market showed.
Congestion of freight terminals was a feature of the dodge that played almost as important a part in bearing it out on the public pocketbook as the advance in coal prices. There were many occasions during the shortage in New York and nearby cities when yards were almost choked with coal, so that the movement of freight was greatly retarded. At New York City the speculators made much use of the equipment of all the railroad companies. From reports which have reached the government it is estimated that at one time more than one-half of the normal barge equipment of the railroads entering New York was tied up by speculators and the free flow of the necessities of life was retarded by just that amount.
Noted Speakers to Mark Columbus Day in District
Right Rev. A. Cossio, auditor of the Apostolic delegation; Dr. G. B. Ceccato, commercial delegate of the Italian government, and Dr. C. E. McGuire, secretary general of the International High Commission, are among those who will speak at the Columbus Day celebration to be held tomorrow night at 8 o'clock at 18 Sixth street, northwest, under the auspices of the Italian Catholic Society of Washington. The boys' band of the Holy Rosary Church will furnish the music.

CLUB TO FIND ARTIST PLACES
Penwomen Plan Opportunity Service for Benefit of Their Members.

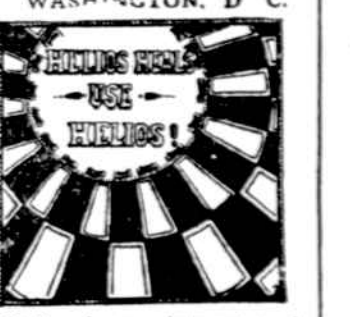
Inauguration of a professional opportunity service with which to place members in professional arts service throughout the country is planned by the League of American Penwomen who will hold their first business session of the fall tonight at league headquarters, 1722 H street, northwest.
Through the proposed service organization the league is looking forward to placing its members qualified for art service positions in positions of demand over the entire country. The league is said to be one of the first organizations of its kind for professional women artists.
Consideration of opening a winter home for members of the league at Miami, Fla., this winter, will be given at the meeting tonight also.
Mrs. William Atherton Du Puy, national president, who returned yesterday from conference of the New York auxiliary, will preside. Reports from officers and committee chairmen will be given at the session tonight. Mrs. M. B. Powell, parliamentary, will talk on the topic of "Proper Nationalization."

ENGINEERING SCHOOL ADDS 5 INSTRUCTORS

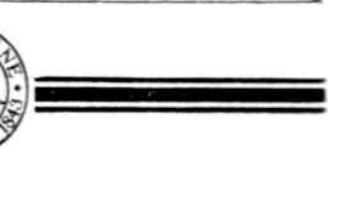
Five additions to the faculty of the College of Engineering at George Washington University have been announced by Dr. Howard Lincoln Hodgkins, dean of the department of Arts and Sciences.
The new faculty members are James H. Platt, recently assistant professor at the University of Wisconsin; R. W. Siler, recently instructor at the University of Minnesota; Norman B. Ames, a graduate of George Washington University and the Massachusetts Institute of Technology; and Benjamin C. Cruikshank and William L. Cheney, recently of the Bureau of Standards.

ECZEMA IS NOT CONTAGIOUS
Many think that it is and they are afraid to touch anything handled by one "under the skin." It is easily cured when the proper treatment is used. The remedy must not irritate or burn—it should give relief at once if it is going to heal—Helios heals, use Helios.

For sale at People's Drug Stores or by mail. Sent postpaid upon the receipt of \$1. address HELIOS LABORATORY WASHINGTON, D. C.



Helios is an ointment made from a mineral containing Radium.
A pimple or a carbuncle—a skin disease or a burn—are all healed by Helios.
Read the circulars for directions and uses of Helios.
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For sale at People's Drug Stores.



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A full complement of sizes; and prices that are well within reach.
The useful 9 x 12 size available at \$81.00, \$97.50 and \$132.50.
Select assortments of genuine Navajo blankets—seasonable and reasonable.

Sloane Vacuum Cleaner \$48.00
Cleans on, in, and under. Absorbs everything that is not tied down. Operates from the surface of the carpet clean through to the surface of the floor. Mechanically simple, and as thorough as an old-fashioned housewife.

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